

February 10, 2009

Honorable Robert D. Drain
United States Bankruptcy Judge
United States Bankruptcy Court for the Southern District of New York
One Bowling Green, Room 610
New York, NY 10004
Att: Please deliver directly to the chambers of Honorable Robert D. Drain

Re: Delphi Corporation Case No. 05-44481(RDD)
Motion 11 U.S.C. **105,363 (b) (1) and 1108
Elimination of Retirement Health Care Benefits

Dear Honorable Judge Drain,

I am writing you, to object to the total elimination of any Health Care Benefits and Life Insurance Benefits, Delphi is proposing to impose on Retirees and their Surviving Spouses, at the motion hearing to be presented before you on February 24, 2009.

I am a retired employee of Delphi / General Motors having worked 39 years, and I fully understand the current economic conditions of the automotive industry. What I do not understand is how Delphi can "Completely Eliminate" and "Turn its Back" on any financial responsibility to its retirees, for any health care costs, post and pre Medicare (age 65). When I retired, I understood Delphi's Chapter 11 financial situation, and accepted the fact, to prepare myself to absorb additional monthly Medical, Dental and Vision expenditures, to off-set some of Delphi's increasing Medical Benefits costs. If Delphi is able to eliminate all of their responsibility to their retirees, as an example, just to have minimum Medical, Dental, and Vision Insurance Coverage would cost me \$1,097 per month which is approximately 1/3 of my pension. This does not include the co-pays to receive these coverages. I am financially not in a position to sustain these medical coverage costs.

Proposal


My letter to you is not to complain, but to suggest an alternate proposal to reduce Delphi's Medical financial burden without total elimination of the Retirees Medical Coverages.

Delphi would co-share medical and current Basic Life Insurance coverages for pre-Medicare retirees, their spouses and dependant children on a 50/50 cost share basis, to ease the burden of both parties. At age 65 of both Retiree and Spouse, these medical coverages would cease.

Medicare Age Retirees would receive the Medicare Part B Reimbursement (currently \$76.20) only. Basic Life Insurance would continue to be coshared on a 50/50 cost basis. The Retiree Health Reimbursement Account (RHRA) would be eliminated effective April 1, 2009.

If this suggestion would be considered it would prevent total hardship on the retirees, tremendous cost savings for Delphi, and be a "Win /Win for both parties involved.

Respectfully,


Gaylorn Swann
9010 Crockett Dr.
Lantana, Tx. 76226